



BANK OF DENVER
810 E. 17th Avenue – Denver, Colorado 80218
303-572-3600
www.thebankofdenver.com

Upcoming Changes That May Affect Your Bank of Denver Account

In keeping with our commitment to continuously improve your overall banking experience with Bank of Denver, we are pleased to announce upcoming changes in our overdraft practices. These changes will go into effect July 1, 2011, and are designed to help you minimize non-sufficient fund and overdraft fees.

In addition, there are a few recent changes to the account fees and revisions to specific sections of the Deposit Agreement you were given when you opened your account with Bank of Denver. These changes are also effective on July 1, 2011, and for your convenience, we have outlined those sections in this letter.

Daily Transaction Processing

The order in which some transactions post to your account will change to more closely match the order of the original transaction.

Current Process

Priority Items are paid first (e.g., ATM withdrawals, debit card transactions, cashed checks, and outgoing wire transfers.) Checks are paid after all propriety items, in descending dollar amount order from high to low. Finally, all other items are paid in descending dollar amount order, from high to low.

Beginning July 1, 2011

Priority items will continue to be paid first (e.g. ATM Withdrawals, debit card transactions, cashed checks, and outgoing wire transfers.) Checks will be paid after all priority items, in serial number order, low to high. All other items will pay in ascending dollar amount order, from low to high.

Non-Sufficient Funds (NSF) Fee Cap

When an item is presented that overdraws your account, an Insufficient Funds Fee is charged to the account, whether the item is paid or returned.

Current Process

Currently, a fee is charged on the first seven (7) items presented against non-sufficient funds, whether the item is paid or returned. For example, if eight (8) items are presented against non-sufficient funds on the same day, whether the item is paid or returned, we only charge fees for the first seven (7) items, no fee is assessed for the 8th item.

Beginning July 1, 2011

This process will remain the same.

Non-Sufficient Funds (NSF) Threshold

Bank of Denver will implement a threshold that will avoid an Insufficient Funds Fee when the account is overdrawn \$10.00 or less.

Current Process

Currently, a fee is charged on all items over \$1.00 that are presented against non-sufficient funds.

Beginning July 1, 2011

Bank of Denver will implement a non-sufficient funds threshold of \$10.00. For any item under \$10.00 presented against non-sufficient funds, no fee will be assessed.

Daily Overdraft Fees

Current Process

A daily overdraft fee of \$3.00 is assessed to accounts overdrawn more than three (3) consecutive calendar days. The fee is charged on the 3rd day and each subsequent calendar day the account is overdrawn.

Beginning July 1, 2011

This process only applies to business accounts.

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Changes to Fee Schedule

Account activity fees may be assessed based on the transaction you perform on your account, and may be reduced or waived based on the type of account.

	Current fee	Beginning July 1, 2011
Safe Deposit Boxes		
Small	\$30.00 Per year	\$40.00 Per year
Medium	\$50.00 Per year	\$60.00 Per year
Large	\$75.00 Per year	\$85.00 Per year
Extra Large	\$100.00 Per year	\$110.00 Per year
Non-returned key fee	\$0.00	\$10.00
Special Handling Fee	\$10.00	\$25.00
Close New Account within 180 Days (checking or savings)	\$25.00	\$35.00
Close New Account within 180 Days (IRA)	\$50.00	\$75.00

Other Changes

Topic	Beginning July 1, 2011
Funds Availability	Our policy is to make funds from your cash and check deposits available to you on the first business day after the day we receive your deposit. In some cases, we will not make all of the funds that you deposit by check available to you. Depending on the type of check that you deposit, funds may not be available until the first business day after the day of your deposit. The first \$200 of your deposits may be available on the same business day. This will change from the \$100 you could previously receive.

Account Overdraft Protection

Topic	
Safety Sweep Accounts	<p>This section applies to clients who have requested automatic transfers from a designated checking or savings account (Safety Account) to a designated checking account (Primary Account). Consumer Primary and the Safety Accounts must have at least one common owner. A Safety Sweep request must be completed before the service can be used. Depending on the type of account chosen as a Safety Account, a limit of six (6) transfers per month may apply due to regulations, and a transaction charge may be applied after the sixth transfer.</p> <p>Transfers – When an item or items are presented against your primary account and there are insufficient funds to pay the item(s), a sweep will be made from your Safety Account. The amount will be rounded up to an even dollar amount. If there are insufficient funds in the Safety Account to cover the overdraft, no sweep will be made and the item may not be paid.</p> <p>Fees – An advance fee of \$3.00 per day will be applied for each sweep. This fee may overdraw the Safety Account.</p> <p>Joint Accounts – If your Safety Account is owned jointly, any joint owner may elect this service and bind all other joint owners for sweeps between the Safety and Primary Accounts.</p>
Fast Draw	In addition to our overdraft services (Bounce Protection, etc.) we also offer a less expensive alternative. Applications for our Fast Draw Program can be found online or at any bank location. Contact any customer service representative for more information.

Other Information

Topic	
Credits to Your Account and Order of Processing Withdrawals	To help you manage the balance in your account, we provide the following information on how we process transactions to your account. We process credit and withdrawal transactions overnight. We first post deposits and other credits (other than accrued interest) to your account, and then process certain withdrawals (such as debit card transactions, ATM Withdrawals and checks cashed by a teller) in lowest-to-highest dollar amount order. Then we post all remaining checks drawn on your account in lowest-to highest check number order. (For non-consumer accounts, we reserve the right to change the order of posting withdrawals without prior cause or notice. Please be aware that a change in order of posting withdrawals can cause the number of overdrafts or returned items, and resulting service fees, to increase.)

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